

## AMAG Leasing Auto Covered Bond AG Monthly Investor Report

Reporting Date 30/06/2023

Payment Date 18/07/2023

Monthly Period Jun 2023

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**1. Auto Covered Bonds Outstanding**

<b>1. Detail</b>				
Series / ISIN	Maturity	Next Payment Date	Coupon	Notional Outstanding
2021-1 / CH1141700521	18-Feb-25	Not applicable	0.00%	260,000,000
2022-1 / CH120636756	06-Feb-26	06-Feb-23	2.25%	130,000,000
<b>Total</b>				390,000,000

Series	Interest		Principal	
	Current Period	Previous Period	Current Period	Previous Period
<b>Total</b>				

<b>3. Overcollateralisation</b>	
Auto Covered Bonds	Initial period
	34.09%
	Current period
	62.12%

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**2. Guarantor Bank Accounts**

<b>Liquidity Reserve Fund Ledger</b>		<b>in CHF</b>
Liquidity Reserve Fund Required Amount		
(a) ACB interest and senior expenses due on next 3 Payment Dates	20,375.00	
(b) Accrued ACB interest since last Payment Date	-	
Amount standing to the credit of the Liquidity Reserve Fund Ledger	106,632.53	
Payment due from the Subordinated Lender		
Liquidity Reserve Fund Excess Amount	86,257.53	

<b>Prescribed Cash Limit</b>		<b>in CHF</b>
Lease Assets balance	632,250,947.89	
Substitute Assets balance	-	
Cash balance	341,632.53	
Minimum Value of Transferred Lease Assets	495,295,401.86	
Prescribed Cash Limit Ratio	-27.56%	

<b>General Bank Account</b>		<b>in CHF</b>
Amount standing to the credit of the General Ledger	235,000.00	
Amount standing to the credit of the Guarantor Profit Ledger	-	
Amount standing to the credit of the Liquidity Reserve Fund Ledger	106,632.53	
<b>Total</b>		

<b>General Custody Account</b>		<b>in CHF</b>
Amount standing to the credit of the General Investments Ledger	-	

<b>Cover Pool Bank Account</b>		<b>in CHF</b>
Amount standing to the credit of the Cover Pool General Ledger	-	
Amount standing to the credit of the VAT Ledger	-	
<b>Total</b>		

<b>Cover Pool Custody Account</b>		<b>in CHF</b>
Amount standing to the credit of the Cover Pool Investments Ledger	-	

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**3. Priority of Payments**

**Priority of Payments**

	<i>Current Period</i>	<i>Previous Period</i>
1 Payments to the Tax Authority and other Creditors	-	-
2 Payments to the Trustee	-	-
3 Payments to the Principal Paying Agent	-	-
4 Pay Senior Expenses *	-	-
5 Liquidity Reserve Fund	-	-
6 Collateral Differential	-	-
7 Other payments under the Transaction Documents	-	-
8 Guarantor Profit	-	-
9 Guarantor Profit Ledger	-	-
10 Liquidity Reserve Fund Excess Amount to the Subordinated Loan Provider	-	-
11 General Bank Account	26.90	-
	<hr/> 26.90	<hr/> -

\* Cash Manager, Account Bank, Corporate Services Provider, Replacement Servicer, Asset Monitor, Administration Services Provider, Servicing Facilitator

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Cover Pool Report**

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**4. Tests**

**Asset Coverage Test**

<u>Adjusted Aggregate Lease Balance</u>	<u>Current level</u>	<u>Previous period level</u>	<u>Trigger breached</u>
A	499,478,248.83	499,699,850.75	
B	341,632.53	341,645.98	
C	0.00	0.00	
X	0.00	0.00	
Z	1,625,000.00	1,625,000.00	
A + B + C - (X + Z)	498,194,881.36	498,416,496.73	
Auto Covered Bonds Outstanding	390,000,000.00	390,000,000.00	<b>No</b>
Asset Percentage Used	79%	79%	
Net transfer of Substitute Assets since the Cut-Off Date	0.00	0.00	
Minimum Value of Transferred Lease Assets	495,295,401.86	495,295,384.84	

**Interest Coverage Test**

<u>Cover Pool Revenues</u>	<u>Current level</u>	<u>Current level</u>	<u>Trigger breached</u>
Expected interest income (next 12 months)	17,144,022.90	16,793,856.84	
Expected expenses (next 12 months)	81,500.00	81,500.00	
A	17,062,522.90	16,712,356.84	
Auto Covered Bond Interest Due			
B	0.00	0.00	<b>No</b>

**Amortisation Test (Not Applicable)**

<u>Amortisation Adjusted Aggregate Lease Balance</u>	<u>Current level</u>	<u>Current level</u>	<u>Trigger breached</u>
A	632,250,947.89	632,531,456.65	
B	341,632.53	341,645.98	
C	0.00	0.00	
Z	1,625,000.00	1,625,000.00	
A + B + C - Z	630,967,580.42	631,248,102.63	
Auto Covered Bonds Outstanding	390,000,000.00	390,000,000.00	<b>No</b>

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**5. Transaction costs**

<b>Senior Expenses</b>	<b>Current period</b>	<b>Previous period</b>
Trustee	-	-
Paying agent	-	-
Cash manager	-	-
Account Bank	26.90	-
Corporate Servicer	-	-
Replacement Servicer	-	-
Asset Monitor	-	-
Administration Services Provider	-	-
Servicing Facilitator	-	-
[Other]	-	-

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**6. Ratings**

		Fitch
<b>Notes - current ratings</b>	Auto Covered Bonds	<b>AAA</b>

			Fitch
<b>Transaction Parties - current ratings</b>			
<b>Issuer Account Bank</b>	Zürcher Kantonalbank	long term	<b>AAA</b>
		short term	<b>F1+</b>

			Fitch
<b>Transaction Parties - minimum ratings</b>			
<b>Issuer Account Bank</b>	Zürcher Kantonalbank	long term	<b>A</b>
		short term	<b>F1</b>

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**7. Portfolio information**

**FUNDS COLLECTED DURING THE IMMEDIATELY PRECEDING THE MONTHLY COLLECTION PERIOD**

	current period	previous period
Beginning of period in CHF	632,531,456.65	634,653,974.69
Scheduled principal payments	13,498,652.83	13,775,468.48
Prepayment principal	9,471,232.80	7,454,535.60
Early terminations amounts	0.00	0.00
Other principal payments (if any)	0.00	0.00
<b>Total principal payments</b>	<b>22,969,885.63</b>	<b>21,230,004.08</b>
Retransferred lease assets	2,326,195.15	4,416,060.19
Defaults net charge-offs	0.00	0.00
Additional lease assets transferred	25,015,572.02	23,523,546.23
<b>End of Period in CHF</b>	<b>632,250,947.89</b>	<b>632,531,456.65</b>

**NON-PRINCIPAL RECEIPTS FROM PERFORMING OR IN ARREARS AUTO RECEIVABLES**

	current period	previous period
Contractual interest from instalments	1,060,906.32	1,067,175.49
Other interest collections ((including prepaid interest) + overdue interest + fees (excl pre-payment penalties)	569,638.70	533,714.40
Prepayment penalties received (if any)		
<b>Total non principal collections (interest)</b>	<b>1,630,545.02</b>	<b>1,600,889.89</b>

	current period	previous period
Number of retransferred lease assets (not Defaulted)	62	115
Aggregate balance of retransferred lease assets (not Defaulted)	2,326,195.15	0.00
	current period	previous period
Subject to servicing agreement, number of retransferred lease assets (Defaulted)	0	0
Subject to servicing agreement, aggregate lease balance of retransferred lease assets (Defaulted)	0.00	0.00

**Portfolio Statistics I**

	Aggregate lease balance	Percentage of aggregate lease balance
Top Lessee	493,027	0.08%
Top 10 Lessees	2,778,307	0.44%
Top (non-AMAG Group) Dealer	12,574,137	1.99%
Used Vehicles	188,733,669	29.85%
Commercial Customers	146,212,828	23.13%
Used Vehicles and Commercial Customers	43,789,595	6.93%
Light Commercial Vehicles	93,573,626	14.80%
Dealer Repurchase Price (Residual Value)	408,873,299	64.67%
Non-AMAG Branded Vehicles	17,606,420	2.78%

**Portfolio Statistics II**

	weighted average of portfolio
Weighted Average Yield	3.30%

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**8. Portfolio Performance Data**  
**(Delinquency Ratio, Cumulative Net Default Ratio and Loss Ratio)**

End of collection period	Number of Leases Assets in Delinquent Status (but not Default) in the collection period	Aggregate Lease Balance of Delinquent Lease Assets	Delinquency Ratio ( balance Delinquent Lease Assets divided by ii) Collateral Portfolio	Number of defaulted lease assets in the collection period	Defaulted amount in collection period	Aggregate defaulted amount since initial cut-off-date/issue date	Transferred amount of new lease assets	Aggregate amount of defaulted transferred lease assets	Cumulative Default Ratio	Recovery amount in collection period	Cumulative recovery amount	Cumulative recovery rate	Cumulative Net Default Ratio	Portfolio losses during the previous collection period	Cumulative portfolio losses since Initial cut off date
1	16	444,271.43 CHF	0.07%	0	- CHF	- CHF	7,725,518.69 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
2	183	6,136,127.04 CHF	1.76%	0	- CHF	- CHF	10,000,125.69 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
3	239	7,985,446.84 CHF	2.30%	0	- CHF	- CHF	8,330,282.48 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
4	209	7,624,751.15 CHF	2.19%	0	- CHF	- CHF	8,683,606.14 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
5	211	7,829,910.06 CHF	2.24%	0	- CHF	- CHF	11,620,578.52 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
6	226	7,814,179.92 CHF	2.24%	0	- CHF	- CHF	8,621,114.60 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
7	229	8,568,514.99 CHF	2.46%	0	- CHF	- CHF	9,272,001.45 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
8	237	8,304,866.16 CHF	2.08%	0	- CHF	- CHF	11,217,224.64 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
9	291	9,765,446.04 CHF	2.56%	0	- CHF	- CHF	10,001,474.52 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
10	399	14,486,981.18 CHF	3.51%	0	- CHF	- CHF	10,239,981.39 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
11	234	8,341,109.20 CHF	2.90%	0	- CHF	- CHF	11,066,466.55 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
12	1026	27,717,837.93 CHF	4.19%	0	- CHF	- CHF	301,931,269.60 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
13	892	23,315,054.69 CHF	3.66%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
14	674	18,458,008.88 CHF	2.77%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
15	584	17,342,188.11 CHF	2.72%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
16	546	16,213,850.88 CHF	2.28%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
17	509	15,421,855.89 CHF	2.12%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
18	619	19,352,499.02 CHF	2.62%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
19	588	19,461,233.57 CHF	2.59%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
	484	16,299,683.20 CHF	2.13%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF

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**Monthly Investor/ Servicing Report**

**9. Original aggregate lease balance**

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Initial Portfolio

group in CHF	original aggregate lease balance in CHF	original aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000		0.00%		0.00%
10000-15000	CHF 5,849,621	1.37%	446	4.03%
15000-20000	CHF 13,307,969	3.11%	749	6.76%
20000-25000	CHF 28,631,491	6.70%	1,264	11.41%
25000-30000	CHF 44,233,962	10.35%	1,604	14.48%
30000-35000	CHF 45,570,920	10.66%	1,405	12.68%
35000-40000	CHF 51,269,509	12.00%	1,368	12.35%
40000-45000	CHF 53,583,778	12.54%	1,264	11.41%
45000-50000	CHF 38,241,468	8.95%	809	7.30%
50000-55000	CHF 28,435,703	6.65%	543	4.90%
55000-60000	CHF 21,755,932	5.09%	379	3.42%
>60000	CHF 96,430,905	22.57%	1,249	11.27%
<b>Total</b>	<b>CHF 427,311,259</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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**9. Original aggregate lease balance**

Portfolio as of: 30.06.2023

group in CHF	original aggregate lease balance in CHF	original aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000	2,363,071.02 CHF	0.28%	281	1.24%
10000-15000	17,764,304.91 CHF	2.09%	1384	6.10%
15000-20000	39,694,928.63 CHF	4.66%	2256	9.95%
20000-25000	61,209,224.37 CHF	7.19%	2711	11.96%
25000-30000	84,246,156.32 CHF	9.89%	3068	13.53%
30000-35000	84,206,408.14 CHF	9.89%	2597	11.45%
35000-40000	84,300,017.35 CHF	9.90%	2253	9.94%
40000-45000	76,938,021.04 CHF	9.03%	1816	8.01%
45000-50000	67,197,047.88 CHF	7.89%	1419	6.26%
50000-55000	59,974,900.47 CHF	7.04%	1144	5.05%
55000-60000	48,992,099.20 CHF	5.75%	854	3.77%
>60000	224,832,360.98 CHF	26.40%	2890	12.75%
<b>Total</b>	<b>851,718,540.31 CHF</b>	<b>100.00%</b>	<b>22,673</b>	<b>100.00%</b>

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**10. Current aggregate lease balance**

Initial Portfolio

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000	CHF 5,287,187	1.52%	590	5.32%
10000-15000	CHF 8,706,199	2.50%	691	6.24%
15000-20000	CHF 21,883,740	6.28%	1,225	11.06%
20000-25000	CHF 40,765,783	11.69%	1,808	16.32%
25000-30000	CHF 43,175,874	12.38%	1,575	14.21%
30000-35000	CHF 41,604,634	11.93%	1,280	11.55%
35000-40000	CHF 45,518,429	13.06%	1,214	10.96%
40000-45000	CHF 40,359,504	11.58%	956	8.63%
45000-50000	CHF 27,570,383	7.91%	583	5.26%
50000-55000	CHF 18,458,946	5.29%	353	3.19%
55000-60000	CHF 17,314,310	4.97%	301	2.72%
>60000	CHF 37,998,284	10.90%	504	4.55%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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**10. Current aggregate lease balance**

Portfolio as of: 30.06.2023

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000	2,758,366.05 CHF	0.44%	1177	5.19%
5000-10000	14,754,339.53 CHF	2.33%	1923	8.48%
10000-15000	35,272,892.07 CHF	5.58%	2781	12.27%
15000-20000	56,679,294.07 CHF	8.96%	3252	14.34%
20000-25000	65,902,636.94 CHF	10.42%	2941	12.97%
25000-30000	71,055,265.05 CHF	11.24%	2583	11.39%
30000-35000	65,397,249.85 CHF	10.34%	2022	8.92%
35000-40000	49,860,909.89 CHF	7.89%	1336	5.89%
40000-45000	43,946,891.05 CHF	6.95%	1035	4.56%
45000-50000	40,473,159.17 CHF	6.40%	853	3.76%
50000-55000	34,427,199.66 CHF	5.45%	658	2.90%
55000-60000	29,446,218.37 CHF	4.66%	513	2.26%
>60000	122,276,526.19 CHF	19.34%	1599	7.05%
<b>Total</b>	<b>632,250,947.89 CHF</b>	<b>100.00%</b>	<b>22,673</b>	<b>100.00%</b>

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**11. Concentration by lessee**

Initial Portfolio

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
1	CHF 186,713	0.05%	1	0.01%
2	CHF 174,660	0.05%	1	0.01%
3	CHF 162,432	0.05%	1	0.01%
4	CHF 161,939	0.05%	1	0.01%
5	CHF 161,686	0.05%	2	0.02%
6	CHF 158,290	0.05%	2	0.02%
7	CHF 143,767	0.04%	1	0.01%
8	CHF 143,014	0.04%	2	0.02%
9	CHF 140,243	0.04%	3	0.03%
10	CHF 139,504	0.04%	1	0.01%
11	CHF 135,213	0.04%	1	0.01%
12	CHF 132,952	0.04%	1	0.01%
13	CHF 132,945	0.04%	1	0.01%
14	CHF 131,483	0.04%	1	0.01%
15	CHF 131,239	0.04%	2	0.02%
16	CHF 131,081	0.04%	1	0.01%
17	CHF 130,552	0.04%	1	0.01%
18	CHF 129,643	0.04%	1	0.01%
19	CHF 128,802	0.04%	1	0.01%
20	CHF 128,782	0.04%	1	0.01%
<b>Total</b>	<b>CHF 2,884,939</b>	<b>0.83%</b>	<b>26</b>	<b>0.23%</b>

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**11. Concentration by lessee**

Portfolio as of: 30.06.2023

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
1	493,027.21 CHF	0.08%	16	0.07%
2	303,441.36 CHF	0.05%	2	0.01%
3	286,580.56 CHF	0.05%	4	0.02%
4	274,962.37 CHF	0.04%	2	0.01%
5	244,022.12 CHF	0.04%	2	0.01%
6	242,910.80 CHF	0.04%	3	0.01%
7	241,419.29 CHF	0.04%	4	0.02%
8	236,125.19 CHF	0.04%	2	0.01%
9	230,065.95 CHF	0.04%	3	0.01%
10	225,752.61 CHF	0.04%	7	0.03%
11	219,567.33 CHF	0.03%	3	0.01%
12	210,459.55 CHF	0.03%	3	0.01%
13	196,299.70 CHF	0.03%	2	0.01%
14	193,611.32 CHF	0.03%	2	0.01%
15	191,253.24 CHF	0.03%	2	0.01%
16	189,710.62 CHF	0.03%	6	0.03%
17	184,555.04 CHF	0.03%	2	0.01%
18	180,351.89 CHF	0.03%	2	0.01%
19	177,943.82 CHF	0.03%	2	0.01%
20	173,906.93 CHF	0.03%	2	0.01%
<b>Total</b>	<b>4,695,966.90 CHF</b>	<b>0.74%</b>	<b>71</b>	<b>0.31%</b>

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**12. Concentration by dealer**

Initial Portfolio

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
1	CHF 6,203,211	1.78%	214	1.93%
2	CHF 5,242,799	1.50%	134	1.21%
3	CHF 5,165,751	1.48%	156	1.41%
4	CHF 4,956,078	1.42%	146	1.32%
5	CHF 4,930,131	1.41%	159	1.44%
6	CHF 4,452,809	1.28%	135	1.22%
7	CHF 3,724,263	1.07%	123	1.11%
8	CHF 3,583,554	1.03%	85	0.77%
9	CHF 3,226,051	0.93%	77	0.69%
10	CHF 3,020,436	0.87%	96	0.87%
11	CHF 2,548,446	0.73%	102	0.92%
12	CHF 2,337,304	0.67%	75	0.68%
13	CHF 2,084,649	0.60%	52	0.47%
14	CHF 1,932,018	0.55%	64	0.58%
15	CHF 1,876,705	0.54%	49	0.44%
16	CHF 1,820,973	0.52%	60	0.54%
17	CHF 1,816,232	0.52%	61	0.55%
18	CHF 1,814,762	0.52%	47	0.42%
19	CHF 1,762,877	0.51%	51	0.46%
20	CHF 1,666,672	0.48%	34	0.31%
<b>Total</b>	<b>CHF 64,205,722</b>	<b>18.42%</b>	<b>1,920</b>	<b>17.33%</b>

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**12. Concentration by dealer**

Portfolio as of: 30.06.2023

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
1	12,574,137.10 CHF	3.99%	475	4.36%
2	10,819,771.92 CHF	3.43%	378	3.46%
3	10,615,672.88 CHF	3.37%	224	2.05%
4	10,580,915.37 CHF	3.36%	338	3.09%
5	10,123,280.67 CHF	3.21%	239	2.19%
6	9,996,212.58 CHF	3.17%	314	2.87%
7	9,589,650.42 CHF	3.04%	312	2.85%
8	8,998,239.70 CHF	2.86%	319	2.92%
9	8,952,178.78 CHF	2.84%	278	2.54%
10	6,401,024.14 CHF	2.03%	146	1.34%
11	6,060,668.01 CHF	1.92%	141	1.29%
12	5,326,267.37 CHF	1.69%	126	1.15%
13	4,775,134.25 CHF	1.52%	124	1.13%
14	4,559,841.52 CHF	1.45%	91	0.83%
15	4,105,880.00 CHF	1.30%	201	1.84%
16	4,032,512.73 CHF	1.28%	155	1.42%
17	4,013,216.94 CHF	1.27%	122	1.12%
18	3,990,635.68 CHF	1.27%	97	0.89%
19	3,751,642.32 CHF	1.19%	113	1.03%
20	3,712,295.56 CHF	1.18%	141	1.29%
<b>Total</b>	<b>142,979,177.94 CHF</b>	<b>45.39%</b>	<b>4,334</b>	<b>39.65%</b>

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**13. Geographical distribution**

Initial Portfolio

Region	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Aargau	CHF 25,427,936	7.29%	819	7.39%
Appenzell Ausserri	CHF 1,798,641	0.52%	50	0.45%
Appenzell Innerrho	CHF 659,152	0.19%	21	0.19%
Basel Land	CHF 11,636,777	3.34%	340	3.07%
Basel Stadt	CHF 4,485,072	1.29%	134	1.21%
Bern	CHF 35,149,411	10.08%	1,125	10.15%
Fribourg	CHF 20,585,128	5.90%	677	6.11%
Genf	CHF 15,786,005	4.53%	524	4.73%
Glarus	CHF 1,648,340	0.47%	51	0.46%
Graubünden	CHF 7,772,996	2.23%	230	2.08%
Jura	CHF 4,319,990	1.24%	149	1.34%
Luzern	CHF 11,766,895	3.38%	375	3.38%
Neuchatel	CHF 7,898,349	2.27%	265	2.39%
Nidwalden	CHF 1,775,162	0.51%	54	0.49%
Obwalden	CHF 873,395	0.25%	26	0.23%
Schaffhausen	CHF 2,133,150	0.61%	62	0.56%
Schwyz	CHF 5,804,730	1.66%	173	1.56%
Solothurn	CHF 9,807,397	2.81%	318	2.87%
St. Gallen	CHF 14,317,144	4.11%	460	4.15%
tessin	CHF 40,424,619	11.59%	1,367	12.34%
Thurgau	CHF 9,646,642	2.77%	300	2.71%
Uri	CHF 1,842,118	0.53%	67	0.60%
Valais	CHF 13,226,224	3.79%	442	3.99%
Vaud	CHF 39,695,584	11.39%	1,345	12.14%
Zug	CHF 6,367,743	1.83%	166	1.50%
Zürich	CHF 53,794,673	15.43%	1,540	13.90%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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**13. Geographical distribution**

Portfolio as of: 30.06.2023

Region	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Aargau	50,078,965 CHF	7.92%	1,783	7.86%
Ausser-Rhoden	3,416,092 CHF	0.54%	108	0.48%
Basel Land	20,942,455 CHF	3.31%	754	3.33%
Basel Stadt	7,282,519 CHF	1.15%	239	1.05%
Bern	60,272,573 CHF	9.53%	2,237	9.87%
Fribourg	32,474,941 CHF	5.14%	1,294	5.71%
Geneve	25,445,716 CHF	4.02%	941	4.15%
Glarus	4,238,321 CHF	0.67%	145	0.64%
Graubünden	15,472,269 CHF	2.45%	499	2.20%
Inner-Rhoden	1,426,384 CHF	0.23%	39	0.17%
Jura	8,302,248 CHF	1.31%	286	1.26%
Luzern	23,368,993 CHF	3.70%	849	3.74%
Neuchatel	15,128,285 CHF	2.39%	574	2.53%
Nidwalden	3,054,045 CHF	0.48%	99	0.44%
Obwalden	3,052,614 CHF	0.48%	87	0.38%
Schaffhausen	5,331,389 CHF	0.84%	167	0.74%
Schwyz	12,879,758 CHF	2.04%	386	1.70%
Solothurn	18,080,162 CHF	2.86%	656	2.89%
St. Gallen	28,829,961 CHF	4.56%	1,027	4.53%
Thurgau	18,570,444 CHF	2.94%	660	2.91%
Ticino	66,714,240 CHF	10.55%	2,668	11.77%
Uri	3,035,388 CHF	0.48%	121	0.53%
Valais	32,123,333 CHF	5.08%	1,069	4.71%
Vaud	67,269,867 CHF	10.64%	2,588	11.41%
Zug	12,676,428 CHF	2.00%	343	1.51%
Zürich	92,783,556 CHF	14.68%	3,054	13.47%
<b>Total</b>	<b>632,250,947.89 CHF</b>	<b>100.00%</b>	<b>22,673</b>	<b>100.00%</b>

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**14. Object type**

Initial Portfolio

car type	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
new	CHF 273,511,954	78.45%	8,100	73.10%
used	CHF 75,131,319	21.55%	2,980	26.90%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

customer group	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
commercial	CHF 63,504,923	18.21%	1,820	16.43%
private	CHF 285,138,351	81.79%	9,260	83.57%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 30.06.2023

car type	current aggregate lease balance CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
new	443,517,279.02 CHF	70.15%	14,492	63.92%
used	188,733,668.87 CHF	29.85%	8,181	36.08%
<b>Total</b>	<b>632,250,947.89 CHF</b>	<b>100.00%</b>	<b>22,673</b>	<b>100.00%</b>

customer group	current aggregate lease balance CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
commercial	146,212,828.45 CHF	23.13%	4,192	18.49%
private	486,038,119.44 CHF	76.87%	18,481	81.51%
<b>Total</b>	<b>632,250,947.89 CHF</b>	<b>100.00%</b>	<b>22,673</b>	<b>100.00%</b>

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**15. Delinquencies**

Initial Portfolio

days past due	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
06-35	CHF 507,970	0.15%	17	0.15%
36-65		0.00%		0.00%
66-95		0.00%		0.00%
> 95		0.00%		0.00%
not overdue	CHF 348,135,303	99.85%	11,063	99.85%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 30.06.2023

days past due	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
06-35	16,299,683.20 CHF	2.58%	484	2.13%
36-65		0.00%		0.00%
66-95		0.00%		0.00%
> 95		0.00%		0.00%
not overdue	615,951,264.69 CHF	97.42%	22,189	97.87%
<b>Total</b>	<b>632,250,947.89 CHF</b>	<b>100.00%</b>	<b>22,673</b>	<b>100.00%</b>

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**16. Seasoning**

Initial Portfolio

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06	0.00 CHF	0.00%	0	0.00%
> 06 - <= 12	CHF 113,897,718	30.81%	3,414	30.81%
> 12 - <= 24	CHF 175,407,543	49.79%	5,517	49.79%
> 24 - <= 36	CHF 50,626,563	17.32%	1,919	17.32%
> 36 - <= 42	CHF 8,329,584	1.96%	217	1.96%
> 42 - <= 48	CHF 381,866	0.12%	13	0.12%
> 48 - <= 53	CHF 0	0.00%	0	0.00%
> 53	CHF 0	0.00%	0	0.00%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 30.06.2023

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06	119,322,829.52 CHF	18.87%	2,207	9.73%
> 06 - <= 12	96,312,292.45 CHF	15.23%	2,448	10.80%
> 12 - <= 24	131,232,373.92 CHF	20.76%	4,748	20.94%
> 24 - <= 36	199,308,510.96 CHF	31.52%	8,435	37.20%
> 36 - <= 42	47,237,700.94 CHF	7.47%	2,321	10.24%
> 42 - <= 48	37,755,992.63 CHF	5.97%	2,426	10.70%
> 48 - <= 53	819,855.25 CHF	0.13%	67	0.30%
> 53	261,392.22 CHF	0.04%	21	0.09%
<b>Total</b>	<b>632,250,947.89 CHF</b>	<b>100.00%</b>	<b>22,673</b>	<b>100.00%</b>

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**17. Remaining term**

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Initial Portfolio

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06	CHF 26,200	0.01%	1	0.01%
> 06 - <= 12	CHF 10,329,372	2.96%	273	2.46%
> 12 - <= 24	CHF 53,364,300	15.31%	2,047	18.47%
> 24 - <= 36	CHF 137,270,120	39.37%	4,449	40.15%
> 36 - <= 42	CHF 138,373,374	39.69%	4,044	36.50%
> 42 - <= 48	CHF 2,693,207	0.77%	87	0.79%
> 48 - <= 53	CHF 6,234,185	1.79%	167	1.51%
> 53	CHF 352,516	0.10%	12	0.11%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 30.06.2023

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06	48,976,987.71 CHF	7.75%	3,398	14.99%
> 06 - <= 12	57,437,831.39 CHF	9.08%	2,995	13.21%
> 12 - <= 24	196,528,272.57 CHF	31.08%	8,143	35.91%
> 24 - <= 36	110,993,608.95 CHF	17.56%	3,652	16.11%
> 36 - <= 42	76,898,381.65 CHF	12.16%	1,745	7.70%
> 42 - <= 48	106,895,897.06 CHF	16.91%	2,000	8.82%
> 48 - <= 53	12,536,594.21 CHF	1.98%	293	1.29%
> 53	21,983,374.35 CHF	3.48%	447	1.97%
<b>Total</b>	<b>632,250,947.89 CHF</b>	<b>100.00%</b>	<b>22,673</b>	<b>100.00%</b>

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**18. Original term**

Initial Portfolio

group in months	current aggregate lease balance		current aggregate lease balance		number of contracts	number of contracts
	in CHF	in percent of total	in CHF	in percent of total		
<= 06		0.00%		0.00%		0.00%
> 06 - <= 12		0.00%		0.00%		0.00%
> 12 - <= 24	CHF 2,885,201	0.83%			118	1.06%
> 24 - <= 36	CHF 20,252,370	5.81%			756	6.82%
> 36 - <= 42	CHF 1,576,438	0.45%			65	0.59%
> 42 - <= 48	CHF 312,739,074	89.70%			9,800	88.45%
> 48 - <= 53	CHF 537,622	0.15%			21	0.19%
> 53	CHF 10,652,567	3.06%			320	2.89%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>			<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 30.06.2023

group in months	current aggregate lease balance		current aggregate lease balance		number of contracts	number of contracts
	in CHF	in percent of total	in CHF	in percent of total		
<= 06		0.00%		0.00%		0.00%
> 06 - <= 12	1,176,834.73 CHF	0.19%			92	0.41%
> 12 - <= 24	9,584,315.08 CHF	1.52%			739	3.26%
> 24 - <= 36	34,979,213.41 CHF	5.53%			1,657	7.31%
> 36 - <= 42	2,455,503.87 CHF	0.39%			132	0.58%
> 42 - <= 48	519,085,705.35 CHF	82.10%			18,333	80.86%
> 48 - <= 53	1,089,452.95 CHF	0.17%			58	0.26%
> 53	63,879,922.50 CHF	10.10%			1,662	7.33%
<b>Total</b>	<b>632,250,947.89 CHF</b>	<b>100.00%</b>			<b>22,673</b>	<b>100.00%</b>

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**19. Vehicle type**

Initial Portfolio

group	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Audi	CHF 123,171,681	35.33%	3,255	29.38%
Seat	CHF 38,089,320	10.93%	1,398	12.62%
VW	CHF 78,071,409	22.39%	2,946	26.59%
VW NF	CHF 56,576,336	16.23%	1,445	13.04%
Skoda	CHF 45,818,305	13.14%	1,822	16.44%
Fremdmarke	CHF 6,916,223	1.98%	214	1.93%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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**19. Vehicle type**

Portfolio as of: 30.06.2023

group	current aggregate	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Audi	257,342,839.51 CHF	40.70%	6,647	29.32%
VW	133,498,242.68 CHF	21.11%	6,160	27.17%
VW NF	93,573,625.89 CHF	14.80%	2,746	12.11%
Skoda	69,950,793.31 CHF	11.06%	3,568	15.74%
Seat	60,279,026.73 CHF	9.53%	2,863	12.63%
Fremdmarke	17,606,419.77 CHF	2.78%	689	3.04%
<b>Total</b>	<b>632,250,947.89 CHF</b>	<b>100.00%</b>	<b>22,673</b>	<b>100.00%</b>

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**20. Residual value by vehicle type**

Initial Portfolio

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>						
	new	CHF 2,491,673	0.71%	167	CHF 111,460	0.05%
	used	CHF 6,264,398	1.80%	510	CHF 310,641	0.15%
<b>10-20</b>						
	new	CHF 1,276,527	0.37%	98	CHF 164,781	0.08%
	used	CHF 3,291,575	0.94%	271	CHF 437,885	0.21%
<b>20-30</b>						
	new	CHF 1,458,759	0.42%	65	CHF 379,622	0.18%
	used	CHF 2,392,696	0.69%	149	CHF 585,717	0.28%
<b>30-40</b>						
	new	CHF 5,062,605	1.45%	204	CHF 1,816,300	0.85%
	used	CHF 3,819,564	1.10%	209	CHF 1,351,497	0.64%
<b>40-50</b>						
	new	CHF 17,106,038	4.91%	571	CHF 7,765,790	3.65%
	used	CHF 5,853,700	1.68%	252	CHF 2,653,917	1.25%
<b>50-60</b>						
	new	CHF 57,859,975	16.60%	1,766	CHF 31,896,101	15.00%
	used	CHF 13,492,188	3.87%	481	CHF 7,363,535	3.46%
<b>60-70</b>						
	new	CHF 110,473,322	31.69%	3,235	CHF 71,709,464	33.72%
	used	CHF 20,659,127	5.93%	647	CHF 13,395,836	6.30%
<b>70-80</b>						
	new	CHF 65,863,946	18.89%	1,761	CHF 48,281,991	22.70%
	used	CHF 15,125,811	4.34%	385	CHF 11,110,291	5.22%
<b>80-90</b>						
	new	CHF 11,852,077	3.40%	232	CHF 9,762,333	4.59%
	used	CHF 4,033,071	1.16%	74	CHF 3,321,700	1.56%
<b>&gt;90</b>						
	new	CHF 67,033	0.02%	1	CHF 59,000	0.03%
	used	CHF 199,189	0.06%	2	CHF 180,731	0.08%
<b>Total</b>		<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>CHF 212,658,591</b>	<b>100.00%</b>

Portfolio as of. 30.06.2023

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>						
	new	14,816,828.77 CHF	2.34%	504	814,725.76 CHF	0.20%
	used	15,719,249.43 CHF	2.49%	881	1,067,785.71 CHF	0.26%
<b>10-20</b>						
	new	4,316,384.90 CHF	0.68%	148	661,165.95 CHF	0.16%
	used	7,354,041.14 CHF	1.16%	625	1,135,397.79 CHF	0.28%
<b>20-30</b>						
	new	5,883,019.50 CHF	0.93%	171	1,582,913.26 CHF	0.39%
	used	10,360,234.15 CHF	1.64%	510	2,683,489.29 CHF	0.66%
<b>30-40</b>						
	new	11,291,422.66 CHF	1.79%	270	4,047,637.07 CHF	0.99%
	used	17,723,777.42 CHF	2.80%	646	6,372,584.24 CHF	1.56%
<b>40-50</b>						
	new	32,470,366.04 CHF	5.14%	691	14,979,693.39 CHF	3.66%
	used	26,778,519.27 CHF	4.24%	833	12,241,134.96 CHF	2.99%
<b>50-60</b>						
	new	68,954,427.35 CHF	10.91%	1,432	38,328,974.71 CHF	9.37%
	used	30,213,977.58 CHF	4.78%	974	16,697,858.50 CHF	4.08%
<b>60-70</b>						
	new	78,525,118.38 CHF	12.42%	2,234	51,700,748.97 CHF	12.64%
	used	22,489,979.85 CHF	3.56%	890	14,810,542.28 CHF	3.62%
<b>70-80</b>						
	new	95,580,024.51 CHF	15.12%	3,534	73,188,055.18 CHF	17.90%
	used	21,007,316.21 CHF	3.32%	941	16,143,834.07 CHF	3.95%
<b>80-90</b>						
	new	87,031,826.23 CHF	13.77%	3,340	74,633,790.07 CHF	18.25%
	used	22,810,260.71 CHF	3.61%	1,048	19,625,666.09 CHF	4.80%
<b>&gt;90</b>						
	new	44,647,860.68 CHF	7.06%	2,168	44,076,079.80 CHF	10.78%
	used	14,276,313.11 CHF	2.26%	833	14,081,222.05 CHF	3.44%
<b>Total</b>		<b>632,250,947.89 CHF</b>	<b>100.00%</b>	<b>22,673</b>	<b>408,873,299.14 CHF</b>	<b>100.00%</b>

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**20. Residual value by customer type**

Initial Portfolio

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>	commercial	CHF 2,772,722	0.80%	165	CHF 111,358	0.05%
	private	CHF 5,983,349	1.72%	512	CHF 310,743	0.15%
<b>10-20</b>	commercial	CHF 939,175	0.27%	74	CHF 120,131	0.06%
	private	CHF 3,628,927	1.04%	295	CHF 482,535	0.23%
<b>20-30</b>	commercial	CHF 1,437,605	0.41%	53	CHF 369,137	0.17%
	private	CHF 2,413,849	0.69%	161	CHF 596,203	0.28%
<b>30-40</b>	commercial	CHF 3,602,925	1.03%	125	CHF 1,277,528	0.60%
	private	CHF 5,279,244	1.51%	288	CHF 1,890,269	0.89%
<b>40-50</b>	commercial	CHF 7,077,850	2.03%	219	CHF 3,197,737	1.50%
	private	CHF 15,881,887	4.56%	604	CHF 7,221,970	3.40%
<b>50-60</b>	commercial	CHF 12,767,386	3.66%	344	CHF 6,979,364	3.28%
	private	CHF 58,584,778	16.80%	1,903	CHF 32,280,271	15.18%
<b>60-70</b>	commercial	CHF 17,663,774	5.07%	457	CHF 11,413,413	5.37%
	private	CHF 113,468,675	32.55%	3,425	CHF 73,691,886	34.65%
<b>70-80</b>	commercial	CHF 13,278,751	3.81%	310	CHF 9,739,360	4.58%
	private	CHF 67,711,006	19.42%	1,836	CHF 49,652,922	23.35%
<b>80-90</b>	commercial	CHF 3,861,087	1.11%	72	CHF 3,182,868	1.50%
	private	CHF 12,024,061	3.45%	234	CHF 9,901,165	4.66%
<b>&gt;90</b>	commercial	CHF 103,648	0.03%	1	CHF 93,231	0.04%
	private	CHF 162,573	0.05%	2	CHF 146,500	0.07%
<b>Total</b>		<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>CHF 212,658,591</b>	<b>100.00%</b>

Portfolio as of: 30.06.2023

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>	commercial	17,485,559.90 CHF	2.77%	618	765,496.91 CHF	0.19%
	private	13,050,518.30 CHF	2.06%	767	1,117,014.56 CHF	0.27%
<b>10-20</b>	commercial	4,752,949.00 CHF	0.75%	174	725,480.71 CHF	0.18%
	private	6,917,477.04 CHF	1.09%	599	1,071,083.03 CHF	0.26%
<b>20-30</b>	commercial	6,934,236.32 CHF	1.10%	201	1,833,375.89 CHF	0.45%
	private	9,309,017.33 CHF	1.47%	480	2,433,026.66 CHF	0.60%
<b>30-40</b>	commercial	11,129,827.94 CHF	1.76%	281	3,979,200.47 CHF	0.97%
	private	17,885,372.14 CHF	2.83%	635	6,441,020.84 CHF	1.58%
<b>40-50</b>	commercial	22,154,723.63 CHF	3.50%	496	10,109,158.87 CHF	2.47%
	private	37,094,161.68 CHF	5.87%	1,028	17,111,669.48 CHF	4.19%
<b>50-60</b>	commercial	27,701,885.86 CHF	4.38%	598	15,301,198.91 CHF	3.74%
	private	71,466,519.07 CHF	11.30%	1,808	39,725,634.30 CHF	9.72%
<b>60-70</b>	commercial	20,451,926.19 CHF	3.23%	530	13,381,686.38 CHF	3.27%
	private	80,563,172.04 CHF	12.74%	2,594	53,129,604.87 CHF	12.99%
<b>70-80</b>	commercial	16,257,159.85 CHF	2.57%	532	12,443,861.50 CHF	3.04%
	private	100,330,180.87 CHF	15.87%	3,943	76,888,027.75 CHF	18.80%
<b>80-90</b>	commercial	12,838,159.92 CHF	2.03%	448	10,986,569.60 CHF	2.69%
	private	97,003,927.02 CHF	15.34%	3,940	83,272,886.56 CHF	20.37%
<b>&gt;90</b>	commercial	6,506,399.84 CHF	1.03%	314	6,448,824.64 CHF	1.58%
	private	52,417,773.95 CHF	8.29%	2,687	51,708,477.21 CHF	12.65%
<b>Total</b>		<b>632,250,947.89 CHF</b>	<b>100.00%</b>	<b>22,673</b>	<b>408,873,299.14 CHF</b>	<b>100.00%</b>

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**21. Amortisation**

Initial Portfolio		Portfolio as of: 30.06.2023	
period	principal balance in CHF	period	principal balance in CHF
1	345,518,826	1	621,303,455
2	340,956,330	2	605,790,308
3	336,393,477	3	588,367,608
4	331,800,268	4	570,203,525
5	327,206,703	5	550,593,650
6	322,602,781	6	535,636,324
7	317,720,352	7	520,309,904
8	312,537,669	8	505,552,998
9	306,655,988	9	493,606,628
10	300,684,020	10	476,775,307
11	294,330,410	11	454,497,138
12	288,034,353	12	439,561,946
13	282,720,848	13	428,303,693
14	276,937,690	14	408,458,615
15	271,480,769	15	381,435,068
16	265,573,109	16	351,795,001
17	258,643,493	17	327,256,428
18	250,946,544	18	309,549,146
19	242,531,414	19	294,119,807
20	234,658,966	20	274,617,308
21	227,661,287	21	259,714,092
22	221,360,636	22	247,761,109
23	214,067,311	23	236,470,166
24	205,826,050	24	226,579,746
25	197,394,276	25	217,938,849
26	187,219,471	26	210,081,565
27	179,108,143	27	202,632,592
28	171,472,533	28	194,137,947
29	164,058,047	29	184,207,548
30	159,849,147	30	174,550,816
31	151,468,246	31	165,069,556
32	137,689,224	32	155,120,971
33	131,068,099	33	145,218,840
34	126,488,971	34	136,811,458
35	111,805,510	35	127,496,247
36	90,722,594	36	119,162,590
37	64,939,178	37	111,073,274
38	44,760,146	38	103,254,035
39	31,424,488	39	97,092,416
40	21,589,719	40	86,051,194
41	7,050,855	41	74,364,816
42	5,020,979	42	66,145,694
43	4,865,040	43	57,428,334
44	4,716,309	44	45,229,123
45	4,521,132	45	34,278,450
46	4,112,221	46	24,873,397
47	3,749,466	47	16,751,466
48	3,144,734	48	14,986,290
49	2,485,634	49	13,701,456
50	1,813,621	50	12,399,362
51	1,095,579	51	11,223,803
52	965,337	52	9,881,901
53	138,311	53	8,840,745
		54	7,796,150
		55	6,576,255
		56	5,024,017
		57	3,097,343
		58	930,561
		59	0

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**22. Contact details**

**ALAG**

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## AMAG Leasing Auto Covered Bond AG Monthly Investor/Servicing Report

### 23. Glossary

The **Asset Coverage Test** is met on a specific Test Date with reference to the immediately preceding Cut-Off Date if the Adjusted Aggregate Lease Balance is greater than or equal to the aggregate Principal Amount Outstanding of all Series and Tranches of Auto Covered Bonds.

The **Adjusted Aggregate Lease Balance** means the amount calculated on each Test Date as of the immediately preceding Cut-Off Date which is equal to

$$A + B + C - (X+Z)$$

where,

A = the sum of, for all Transferred Lease Assets (excluding, where relevant, any Lease Assets due to be retransferred to the Assignor and including any Lease Assets due to be transferred to the Guarantor), the product of the Outstanding Balance of the Transferred Lease Asset, M, and the Asset Percentage, where:

(i) With reference to a Transferred Lease Asset, M is equal to the product of:

1. A delinquency factor which is equal to (a) 40 per cent. if the Transferred Lease Asset is a Defaulted Lease Asset, or (b) 100 per cent. otherwise;
2. An eligibility factor which is equal to 0 per cent. if a breach of any Lease Asset Representation and Warranty relating to the Transferred Lease Asset is continuing and has not been remedied or such Transferred Lease Asset is a Fraud Lease Asset or 100 per cent. otherwise; and
3. a substitution factor which is equal to 0 per cent. if a Substitution Event is continuing and the Transferred Lease Asset has not yet been retransferred to the Assignor or 100 per cent. otherwise.

(ii) The **Asset Percentage** means 79 per cent. or whichever other amount chosen by the Guarantor in its sole discretion. The Issuer may request the Guarantor to increase or decrease the Asset Percentage at any time. The Guarantor will accept any request for a decrease of the Asset Percentage and the Asset Percentage will be adjusted accordingly. The Guarantor will only accept any request for an increase of the Asset Percentage if the Rating Condition is met.

B = the total balance of cash and Authorised Investments standing to the credit of the Guarantor Bank Accounts.

C = the par balance of any Substitute Assets standing to the credit of the Guarantor Bank Accounts.

X = the maximum amount under Separate Maintenance and Service Agreements that in the reasonable opinion of the Issuer could be subject to set-off by the Lessees.

Z = the **Auto Covered Bond Weighted Average Life** multiplied by the Aggregate Principal Amount Outstanding of the Auto Covered Bonds multiplied by the **Negative Interest Charge**, provided that if the weighted average remaining maturity of all Auto Covered Bonds then outstanding is less than one, the weighted average remaining maturity shall be deemed, for the purposes of this calculation, to be one.

**Cut-Off Date** means the last day of each calendar month.

**Outstanding Balance** means in relation to a Lease Asset as of any date of determination, the sum of the following: (i) the aggregate of all principal elements (but not, for the avoidance of doubt, interest and VAT elements) of future Monthly Instalments accruing under the related Lease Agreement after the relevant date, (ii) the principal element, the interest element and the VAT element of any open Monthly Instalment (i.e., a Monthly Instalment billed but not paid as of the relevant date), (iii) the amount of the relevant Dealer Repurchase Price relating to the related Leased Vehicle and (iv) any other fees and late interest (other than those referred to in sub-paragraph (ii) above and other than any Late Charge Receivables) accrued and billed (including VAT thereon, if any) under the related Lease Agreement, but unpaid as of the relevant date.

**Negative Interest Charge** is equal to 0.75 per cent. or such other figure selected at the option of the Guarantor from time to time subject to the Ratings Condition being met.

**Remaining Term** means, with respect to an Auto Covered Bond and as of a Cut-Off Date, the difference in years, between the Cut-Off Date and the Maturity Date of the Auto Covered Bond. If such Covered Bond is a Pass-Through Auto Covered Bond, the Remaining Term shall be zero.

The **Interest Coverage Test** will be met on a specific Test Date with reference to the immediately preceding Cut-Off Date if:

$$A \geq B$$

where

A = the aggregate amount of income receipts expected to be received in respect of the Transferred Lease Assets and interest expected to be received in respect of any Substitute Assets in the Cover Pool (excluding, where relevant, any Lease Assets or Substitute Assets due to be retransferred to the Assignor and including any Lease Assets or Substitute Assets due to be transferred to the Guarantor), in the period from and including the previous Cut-off Date to the date which falls 12 months after such Cut-off Date, net of the costs and expenses to be paid by the Guarantor during that same period assuming 0 per cent. prepayments, 0 per cent. defaults; and

B = the interest amount due by the Issuer under the Auto Covered Bonds then outstanding for the 12-month period, taking into account any hedging arrangements entered into in relation to the transaction.

The **Amortisation Test** will be met on a specific Test Date with reference to the immediately preceding Cut-Off Date if the Amortisation Adjusted Aggregate Lease Balance is greater than or equal to the aggregate Principal Amount Outstanding of all Auto Covered Bonds.

The **Amortisation Adjusted Aggregate Lease Balance** means the amount calculated on each Test Date as of the immediately preceding Cut-Off Date which is equal to:

$$A + B + C - Z$$

where,

A = the sum of, for all Transferred Lease Assets, of the product of the Outstanding Balance of the Transferred Lease Asset, and N, where:

With reference to a Transferred Lease Asset, N is equal to the product of:

1. A delinquency factor which is equal to (a) 80 per cent. if the Transferred Lease Asset is a Defaulted Lease Asset, or (b) 100 per cent. otherwise.
2. An eligibility factor which is equal to 0 per cent. if a breach of any Lease Asset Representation and Warranty relating to the Transferred Lease Asset is continuing and has not been remedied or such Transferred Lease Asset is a Fraud Lease Asset or 100 per cent. otherwise.

B = the total balance of cash and Authorised Investments standing to the credit of the Guarantor Bank Accounts.

C = the par balance of Substitute Assets standing to the credit of the Guarantor Bank Accounts.

Z = the **Auto Covered Bond Weighted Average Life** multiplied by the Aggregate Principal Amount Outstanding of the Auto Covered Bonds multiplied by the **Negative Interest Charge**, provided that if the weighted average remaining maturity of all Auto Covered Bonds then outstanding is less than one, the weighted average remaining maturity shall be deemed, for the purposes of this calculation, to be one.